Case 22-12815-elf Doc 16 Filed 11/23/22 Entered 11/24/22 00:34:05 Desc Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 22-12815-elf
Stephanie Jeanine Brooks-Manning Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0313-2 User: admin Page 1 of 2
Date Rcvd: Nov 21, 2022 Form ID: 309I Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2022:

Recip ID db	Recipient Name and Address + Stephanie Jeanine Brooks-Manning, 305 Bok Road, Wyncote, PA 19095-2003
14729892	Home Depot, PO Box 6891000, Des Moines, IA 50368
14729893	++ I C SYSTEM INC, LEGAL DEPARTMENT, PO BOX 64444, SAINT PAUL MN 55164-0444 address filed with court:, I C System Inc, PO Box 64378, Saint Paul, MN 55164
14729900	+ WF/Raymour, PO Box 14517, Des Moines, IA 50306-3517
14729890	+ cheltenham school district, 8230 old york rd, Elkins Park, PA 19027-1514

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID		Notice Type: Email Address Email/Text: bky@dilworthlaw.com	Date/Time	Recipient Name and Address
aty		·	Nov 22 2022 00:10:00	GEORGETTE MILLER, Dilworth Paxson LLP, 1500 Market Street, Suite 3500e, Phildelphia, PA 19102
tr	+	Email/Text: bncnotice@ph13trustee.com	Nov 22 2022 00:10:00	KENNETH E. WEST, Office of the Chapter 13 Standing Truste, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg		Email/Text: megan.harper@phila.gov	Nov 22 2022 00:10:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg		EDI: PENNDEPTREV	Nov 22 2022 05:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg		Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 22 2022 00:10:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+	Email/Text: ustpregion03.ph.ecf@usdoj.gov	Nov 22 2022 00:10:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14732608		Email/PDF: resurgentbknotifications@resurgent.com	Nov 22 2022 00:19:50	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14729889		Email/Text: bankruptcy@cavps.com	Nov 22 2022 00:10:00	Cavalry Portfolio Services, PO Box 27288, Tempe, AZ 85285
14729888	+	Email/PDF: resurgentbknotifications@resurgent.com	Nov 22 2022 00:19:46	Cache LLC, 370 17th Street, Ste 5000, Denver, CO 80202-5616
14730719	+	Email/Text: bankruptcy@cavps.com	Nov 22 2022 00:10:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
14729891	۸	MEBN	Nov 22 2022 00:09:47	Flagstar Bank, PO Box 660263, Dallas, TX 75266-0263

Case 22-12815-elf Doc 16 Filed 11/23/22 Entered 11/24/22 00:34:05 Desc Imaged Certificate of Notice Page 2 of 4

District/off: 0313-2 User: admin Page 2 of 2 Date Rcvd: Nov 21, 2022 Form ID: 309I Total Noticed: 21 14729893 EDI: LCIICSYSTEM Nov 22 2022 05:13:00 I C System Inc, PO Box 64378, Saint Paul, MN 55164 14729895 + EDI: PRA.COM Nov 22 2022 05:13:00 Portfolio Recovery Services, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502-4952 14729896 EDI: RMSC.COM Nov 22 2022 05:13:00 SYNCB/Care Credit, c/o PO Box 965036, Orlando, FL 32896-5036 EDI: WTRRNBANK.COM 14729897 Nov 22 2022 05:13:00 TD Bank USA/Target Credit, 7000 Target Parkway N., Mail Stop NCD-0450, Minneapolis, MN 55445-4301 14729898 + EDI: VERIZONCOMB.COM Nov 22 2022 05:13:00 Verizon - DC, PO Box650584, Dallas, TX 75265-0584 + EDI: WFFC.COM 14729901 WFFNatlbnk, PO Box 94498, Las Vegas, NV Nov 22 2022 05:13:00 89193-4498 + EDI: RMSC.COM 14729899 Nov 22 2022 05:13:00 Walmart/Gemb, PO Box 530927, Atlanta, GA 30353-0927

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID14729894

Bypass Reason Name and Address
Macy's, 911 Duke Blvd

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 23, 2022 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2022 at the address(es) listed below:

Name Email Address

GEORGETTE MILLER

on behalf of Debtor Stephanie Jeanine Brooks-Manning bky@dilworthlaw.com miller.georgetter93726@notify.bestcase.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

MICHAEL PATRICK FARRINGTON

on behalf of Creditor FLAGSTAR BANK FSB mfarrington@kmllawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Case 22-12815-elf Doc 16 Filed 11/23/22 Entered 11/24/22 00:34:05 Desc Imaged Certificate of Notice Page 3 of 4

Information to identify the case:						
Debtor 1:	Stephanie Jeanine Brooks-Manning	Social Security number or ITIN: xxx-xx-0259				
505.0	First Name Middle Name Last Name	EIN:				
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:				
United States Bank	cruptcy Court: Eastern District of Pennsylvania	Date case filed for chapter: 13 10/20/22				
Case number:	22-12815-elf					

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Stephanie Jeanine Brooks-Manning	
2.	All other names used in the last 8 years		
3.	Address	305 Bok Road Wyncote, PA 19095	
		GEORGETTE MILLER Dilworth Paxson LLP 1500 Market Street Suite 3500e Phildelphia, PA 19102	Contact phone 856–323–1100
4.	Debtor's attorney Name and address		Email: bky@dilworthlaw.com
5.	Bankruptcy trustee	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street – Suite 1813 Philadelphia, PA 19107	Contact phone 215–627–1377
	Name and address		Email: ecfemails@ph13trustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov.	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office — 9:00 A.M. to 4:00 P.M; Reading Office — 9:00 A.M. to 4:00 P.M.
			Contact phone (215)408–2800
			Date: 11/21/22

For more information, see page 2

Case 22-12815-elf Doc 16 Filed 11/23/22 Entered 11/24/22 00:34:05 Desc Imaged Certificate of Notice Page 4 of 4

Debtor Stephanie Jeanine Brooks-Manning

Official Form 309I

Case number 22-12815-elf

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 11, 2023 at 10:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The Mtg of Creditors will be conducted, via telephonic conference.All interested, parties shall contact the Trustee, for connection details			
Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 3/12/23			
receive these documents and any required filing fee by the following deadlines.	You must file: • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or				
	a complaint if you want to have a particular debt excepted from under 11 U.S.C. § 523(a)(2) or (4).	discharge			
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 12/29/22			
	Deadline for governmental units to file a proof of claim:	Filing deadline: 4/18/23			
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.				
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors			
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$1200.0 The hearing on confirmation will be held on: 2/14/23 at 10:00 AM, Location: Courtroom #1, 900 Market Street,				
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any			
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if the confirmation hearing is not indicated on this notice, you will be debtor will remain in possession of the property and may continue court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The			
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mu You may inspect that list at the bankruptcy clerk's office or online a that the law does not authorize an exemption that debtors claimed,	st file a list of property claimed as exempt. t https://pacer.uscourts.gov . If you believe			
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be d are made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in t you believe that the debtors are not entitled to a discharge of any o must file a motion by the deadline.	ischarged until all payments under the plan to the debt from the debtors personally except ted from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If			

Notice of Chapter 13 Bankruptcy Case page 2